SYNOPSIS

1. TITLE OF THE THESIS:

Role of Self Help Group in the Economic Empowerment of Women: An Empirical Study With reference to Durg District

2. INTRODUCTION

SELF HELP GROUPS

DEFINITION

A Self Help Group (SHG) is defined as "a voluntary group valuing personal interaction and mutual aid as means of altering or ameliorating problems perceived as alterable, pressing and personal by most of its participants". Over the last few years, the self help approach has been utilized in a growing number of projects and programmes.

A self help group consists of 10-20 members drawn from a relatively homogeneous economic class (i.e. poor), self selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner.

ORIGIN AND CONCEPT OF SHGS

Self Help Groups have emerged as a means of providing poor people with the credit that they need to emerge from poverty. These groups were formed to help women meet their needs for friendly credit. The groups initially draw on their own savings at an interest fixed by themselves to lend within the group and later get linked to the formal credit system.

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The Grameen Bank was started in 1976 by Professor Mohammed Yunus in response to this need for capital by the poor. Later in 1983 it was converted into a statutory body by an ordinance of the government of Bangladesh. The Grameen Bank disbursed loans to groups consisting of five women; six to eight groups formed a centre. They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (V. M. Rao 2002) SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Ritu Jain 2003). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, sprit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment .

ROLE OF SHG

SHG are an innovative experiment in women's thrift and credit. The major roles of SHGs are listed below:

1. To encourage poor women to save and utilize their savings by lending it to other women in the group.
2. To reduce dependency on money lenders.
3. To build up confidence and mutual support for women who are striving for social change.
4. To establish a forum in which women can critically analyse their situation and devise collective strategy to solve their problems.
5. To provide opportunities for income generation through self employment or group activities in order to achieve economic self- reliance among the women members.
6. To establish gender equality in society.
7. To develop social status of women in family and society.
8. To establish linkage with banks, government infrastructure and other related institutions for socio economic development.

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Stages in Group Development

Studies conducted have suggested that groups move through stages but that these are not constant across different groups. Groups are shown to be in four stages :

- Group Formation - 0-6 months
- Group stabilization - 7-12 months
- Self reliance - 13-18 months
- Institutionalization - 19-24 months

Status of SHGs

The present belief about SHG is that "it is a source of empowerment, poverty alleviation and financial literacy. It is not only about enabling financial services into the communities but also building leadership. Lesser control and monitoring and multiple borrowing has been raised. SHG is a saving-led initiative. It is a learning enabled process and certainly it takes time.

At present, SHG is widely used as an instrument to empower women socially the economically. Once socio economic empowerment is achieved, it would have implication on the overall development of women. The economic contribution of women has been found to be related to her role and status in the society. Economic independence facilities in bringing about gender equality and increase in women's income translates more directly into family wellbeing. Therefore, enhancing income earning opportunities through the formation of SHGs is a viable pathway for empowerment of women.

According to a survey conducted by Centre for Bharatiya Marketing Development (CBMD), the highest number of SHGs is found in the southern states. On an average southern state constitutes 65% SHGs, eastern 13%, central 11%, northern 5% and western 6% at the national scene.

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WOMEN EMPOWERMENT

Literary Meaning

The word empowerment is one, which is widely used but seldom defined. It is an active, multidimensional process that encompasses several mutually reinforcing components that begins with and is supported by economic independence.

Definition

Women empowerment is a stage for acquiring power for women in order to understand her rights and also to perform her responsibilities towards oneself and others in a most effective way.

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. India envisions a future in which Indian women are independent and self-reliant.

The indicators of women empowerment as identified by The Canadian International Development Agency (CIDA) has been classified into economic, social, political and qualitative.

SHG and Women Empowerment

Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women.

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CHHATTISGARH MAHILA KOSH

Introduction

Traditionally, women in Chhattisgarh have a comparatively higher status with in families and in the society. Compared to the national gender ratio of 933 women to 1000 men, for Chhattisgarh the ratio is 990 third after Kerala and Pondicherry. Women constitute 36.5% of the working population among main workers. Indira Mahila Kosh has been conceived as a small yet significant gesture in order to trigger the latent potential among our women to contribute to the building of a new Chhattisgarh. The KOSH has been created with an initial corpus of Rs. 1 crore. The Governing body is headed by Minister for Women and Child Development.

Objectives

Promoting activities that could empower women and enhance their role through access to finance and other resources, and to assist them in acquiring competencies for self reliance.

Activities supported by the KOSH

– Provide financial assistance for sustaining current occupation and employment

– Creating an ambience for encouraging investments and creating income generating opportunities

– Creating productive Assets

– Capital Formation

– Meeting Contingent Credit requirements

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Self Help Groups in Chhattisgarh

Number of SHGs	27695
Savings Mobilised	Rs. 4,84,88,451
Total Membership	3,59,549
Members from S.C.	37,814
Members from S.T.	1,14,381
Members from OBC	89,718
Other B.P.L.	18,065
Destitute-widows	10,083

Significance of the study

Chhattisgarh sees great promise in women self help groups as this is helping to meet a dual demand provide year-round employment and encourage greater involvement in decision making. The study is based on the efforts of Self Help Group in Durg region to promote economic empowerment of women through different ways. The study is basically introspection into various strategies followed by these self help groups in the field of women welfare. This is very important in the sense that women empowerment is only possible through deliberate planned efforts carried in a systematic manner.

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3. Objectives of the study

The purpose of research is to discover answers to questions through the application of scientific procedures. The main aim of research is to find out the truth which is hidden and which has not been discovered yet. The specific objectives of the study are listed below:

1) To study the current scenario, working and growth of Self Help Groups in the region and to analyze the impact of SHGs in women empowerment with respect to Durg region.

2) To study the activities of self help group in the study area and to identify employment and livelihood skills of women's related to Self Help Group.

3) To study and analyze the management and administrative structure of the Self Help Groups.

4) To study the operating system and capital structure of the Self Help Groups and to evaluate their Financial Positions.

5) To ascertain the Marketing policies, government support and future prospects in marketing of the Self Help Groups.

6) To study the socio economic background of the members of the Self Help Groups and to identify the reasons for women joining self help Group.

7) To ascertain the credit availability of the women's of the group from different sources.

8) To identify problems related to the Self Help Groups at different levels and to analyse and evaluate the challenges faced by the Self Help Groups.

9) To ascertain the role of C.G. Mahila Kosh in financing and forming of Self Help Groups and also to study the implications related to policy decisions.

10) To submit the recommendations and suggestions for effective role of Self Help Groups in women empowerment and to diversify their activities and area of interest for better working of the groups.

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A brief review of work already done

"Evaluation of Financial empowerment programmes for Women's in India" – Smt. Hansa Shukla

"Financial Analysis of SHG in Chhattisgarh state with reference to Surguja District" – Jyoti Kujur.

"A critical study on the Role of Self Help Groups and Empowerment of Rural Women." – G. Mary Sunanda

"The role of voluntary associations on women empowerment in kerala with special refrence to Ernakulum District."- By KochuRani Thomas

Noteworthy contribution in the field of proposed work

"Women Empowerment : Effect of participation in Self Help Groups" by Deepti UmaShankar for the Post Graduate Program In Public Policy And Management of Indian Institute of Management, Banglore.

Sustainability of Microfinance Self Help Groups in India: Would Federating Help? By Ajay Nair, Consultant, World Bank.

Self-Help Groups: A Keystone of Microfinance in India - Women empowerment & social security by CS Reddy, APMAS CEO and Sandeep Manak, APMAS Intern

Micro Finance, Self Help Groups and Women Empowerment – current issues and concerns by V.P.Sriraman, Faculty, Bharathidasan Institute of Management, Tiruchirapalli.

Women Empowerment Thorough Self Help Groups- A Case Study by Ananta Basudev Sahu and Sandhya Rani Das, International Institute For Population Sciences.

Enhanching Financial Inculsion : The catalytic growth of Self Help Group by A.P. Pati, Reader, Department of Commerce, North Eastern Hill University, Shillong.

Empowerment of Underprivileged Women Through self-help groups by Latha Krishnan, AH Sequeira & M Snehalatha, Journal of Community Guidance & Research.

"Bhuyan ke Goth" a quarterly journal of CG Women and Child Develoment Department**.**

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Research Hypotheses

A hypothesis simply means a mere assumption or some supposition to be proved or disproved. But for a researcher hypothesis is a formal question that he intends to resolve. Thus hypothesis may be defined as a proposition or set of proposition set forth as an explanation for the occurrence of some specified group of phenomena either asserted merely as a provisional conjecture to guide some investigation or accepted as highly probable in the light of established facts. It is a predictive statement, capable of being tested by scientific methods, that relates an independent variable to some dependent variable.

1. Self Help Groups are promoting women empowerment.
2. Government organisations are eager to promote self help groups for women empowerment.
3. There has been a positive impact on the socio-economic conditions of women working in Self help Groups.
4. There will not be a difference in the work satisfaction level of the management and members of the self Help group.

Proposed Methodology during the tenure of research work

Research methodology is a way to systematically solve the research problem, In this we study the various steps that are generally adopted by a researcher in studying his problem along with the logic behind them.

A) Data Collection

For the fulfillment of the objectives and testing of the hypothesis various types of information's are to be collected. The task of data collection begins after a research problem has been defined and research plan chalked out. The method of data collection used for research can be divided into two:

a) Collection of Primary Data.

b) Collection of Secondary Data.

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For collecting primary data questionnaire and direct interview method will be used. These would be a three tier system to get an integrated view of the development aspects of the Self Help Group to empower women. Firstly data would be collected through questionnaire and direct interview method from the women who formed the Self Help Group in Durg District, 15 – 20 SHGs of the area would be taken into consideration for study on sampling basis ,Secondly data would be collected from the women who are undergoing empowerment through Self Help Group and the respondents from SHG would be randomly selected from themselves and finally from the officials of the government department who are involved in forming and financing the self help group in durg district. For the objectives stated above in number 2-3,7-11 primary data collection through questionnaire and direct interview method will be used.

The secondary data can be obtained from published journals, annual reports and also from the historical and current data collected from books, reports, newspaper, journals, magazines and other published sources in this field as well as internet will also be used to get relevant theoretical information on national and international organizations involved in women empowerment. For the objectives stated above in number 1,4-6,12 data would be collected from records maintained by the Self Help Group and record of the meetings and also from the records maintained and annual reports published by C.G Mahila Kosh, Durg.

B) Data Analysis

After the collection of the data it has to pass through various statistical measures. The next step is to analyze the data collected, so as to test the formulated research hypothesis and reach the conclusion. The observed and collected data have to be analyzed through statistical process. Statistical tools like percentages, average, graphical representation, correlation have to be used for finding out the economic empowerment of women through Self Help Groups.

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Delimitations of the study

The delimitations of the study are those characteristics that limit the scope of the inquiry as determined by the conscious exclusionary and inclusionary decisions that were made through out he development of the proposal. Among these are the choice of objective and questions,variables of interest, alternative theoretical perspectives that could have been adopted.

The limitations of the study are those characteristics of design or methodology that set parameters on the application or interpretation of results of the study that is, the constraints on generalizability and utility of findings that are the result ot he devices of design or method that establish external or internal validity.

The proposed work has following limitations:

1) The study is limited to Durg region, hence cannot give a clear scenario of SHG in Chhattisgarh.

2) The study may be affected by other factors like illiteracy of the members of the group, not proper maintenance of records etc.

3) The focus of the study is only on the economic empowerment of women other indicators will not be considered.

Expected Outcomes of the proposed work

1. The study would help in finding the financial, marketing position and different activities of Self Help Groups in Durg District.

2. The study will help in finding the relation between self help group and women empowerment in the area.

3. The study will create awareness about the self help groups in the area and would also give awareness about the different government plans to promote self help group.

4. The study will help out women involved in self help groups to come up with broader aspects of women empowerment and to diversify its working area.

5. The study will help in improving the financial and economic conditions of the women involved in the self help group and thus will help in the development of the area.

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List of Published Papers

Name of the Journal : Lab to Land (A quarterly multidisciplinary, multilingual research Journal)

Title of the paper : Ethical Advertisement – a corporate social responsibility.

National Conference:

National Seminar on "Commerce in Life"– Kalyan PG College

Title of the paper : E- Banking in India.

National Seminar on modern "Marketing and Society, Marketing Ethics and Responsibility towards Society"- Shri Shankaracharya College

Title of the paper : Ethical Advertisement – a corporate social responsibility

National Seminar on "Rural Entrepreneurship Development" – Govt. Digvijay College

Title of the paper : Rural Entrepreneurship Development Programme - NABARD

Research Guide	Research Co-Guide	Research Scholar
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